

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Atlantic County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$626-\$714	\$172	\$199
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$665-\$668	\$113-\$119	\$164-\$178
American European Ins Co (Rutgers Group) (5)	\$582	N/A	\$491
American Fire & Casualty Co (Ohio Casualty Group)	\$812-\$868	N/A	\$378
American Home Assur Co (American International Group) (2)	\$672-\$1,170	\$181	\$217
American Ins Co (Allianz Group) (2)	\$805-\$1,073	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$619	\$180	\$240
Amica Mutual Ins Co (1)	\$1,079-\$1,356	\$155-\$196	\$229-\$287
Armed Forces Ins Exchange (3)	\$530	N/A	\$186
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$734	\$171	\$215
Balboa Ins Co	\$825-\$1,227	\$120	\$186
Bay State Ins Co (Andover Group)	\$694	\$249	\$175
Camden Fire Ins Assoc (OneBeacon Group)	\$413-\$541	\$125-\$167	\$164-\$199
Castlepoint Ins Co (Tower Group)	\$655-\$791	\$204-\$230	\$278-\$316
Centennial Ins Co (Atlantic Mutual Group) (4)	\$809	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,635	\$613	\$527
Citizens Ins Co of Amer (Hanover Insurance Group)	\$716-\$830	N/A	\$151
Cumberland Mutual Fire Ins Co	\$578-\$727	\$176	\$227
Electric Ins Co (3)	\$651-\$2,189	\$97	\$89
Empire Fire & Marine Ins Co	\$513-\$652	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$454-\$556	\$168-\$209	\$185-\$228
Encompass P&C Ins Co of NJ (Encompass Group)	\$568-\$1,112	\$147-\$385	\$168-\$418
Excelsior Ins Co	\$516	\$156	\$212
Farm Family Casualty Ins Co (3)	\$780	\$135	\$240
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$896-\$1,084	\$148-\$171	\$282-\$335
Federal Ins Co (Chubb Group)	\$1,130	\$143	\$183
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$514	\$111	\$157
Fireman's Fund Indemnity Corp (Allianz Group)	\$952	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,073	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$626	\$126	\$161
Fitchburg Mutual Ins Co	\$936	\$136	\$270
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$621-\$728	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$563-\$726	\$102-\$180	\$212-\$250
Great Northern Ins Co (Chubb Group) (2)	\$1,635	\$570	\$492

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$1,102-\$1,282	\$137	\$179
Harleysville Ins Co of NJ	\$691-\$861	\$165-\$190	\$214-\$247
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$892	\$129	\$181
High Point Preferred Ins Co	\$724-\$859	\$142-\$152	\$153-\$166
Homesite Ins Co	\$619	\$180	\$240
IDS Property Casualty Ins Co	\$1,001	\$143	\$199
Liberty Mutual Fire Ins Co	\$626-\$2,346	\$124	\$206
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$884-\$1,028	\$127	\$165
Mercer Ins Co of NJ Inc	\$582-\$771	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$762	\$333	\$320
Merchants Preferred Ins Co (Merchants Group)	\$582	N/A	\$491
Merrimack Mut Fire Ins Co (Andover Group)	\$822-\$1,150	\$181	\$256
Metropolitan Group Property & Casualty Ins Co	\$1,088	\$123	\$183
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$747-\$1,218	\$128-\$157	\$250-\$311
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$885-\$1,448	\$149-\$185	\$296-\$370
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,199-\$1,281	\$190	\$283
Pacific Indemnity Co (Chubb Group)	\$1,130	\$143	\$183
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$413-\$541	\$125-\$167	\$164-\$199
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$614	\$142	\$174
Preserver Ins Co (Tower Group) (5)	\$623	\$168	\$140
Proformance Ins Co	\$735	N/A	\$219
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$824	\$108	\$181
Providence Mutual Fire Ins Co	\$509-\$819	\$197	\$206
Public Service Mutual Ins Co	\$419	\$118	\$114
Quincy Mutual Fire Ins Co	\$704-\$874	\$155	\$201
Rutgers Cas Ins Co (Rutgers Group)	\$429-\$566	\$146-\$188	\$159-\$204
Selective Ins Co of Amer (Selective Group)	\$670	\$161	\$211
Selective Way Ins Co (Selective Group)	\$566	N/A	\$211
State Farm Fire and Casualty Co	\$953	\$128	\$204
Tokio Marine & Nichido Fire Ins Co Ltd	\$1,113	\$198	\$591
Tower Ins Co of NY (Tower Group)	\$655	N/A	\$282
Tower National Ins Co (Tower Group)	\$655-\$791	\$204-\$230	\$278-\$316
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$628-\$888	\$142-\$169	\$145-\$177
United Services Auto Association (USAA Group) (1) (3)	\$478-\$540	N/A	\$127-\$143
USAA Casualty Ins Co (USAA Group) (1) (3)	\$483-\$509	N/A	\$127-\$143
Vigilant Ins Co (Chubb Group) (2)	\$1,435	\$613	\$527
West American Ins Co (Ohio Casualty Group)	\$975-\$1,041	N/A	\$346

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